

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Douglas A. Phillips</u> | Social Security number or ITIN | xxx-xx-0656 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Barbara J. Phillips</u> | Social Security number or ITIN | xxx-xx-8222 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 17-23784-GLT | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas A. Phillips
aka Doug A. Phillips

Barbara J. Phillips
aka Barbara Jean Phillips, aka Barbara J. Elias,
fdba Chair Covers by Barbara

2/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Douglas A. Phillips
Barbara J. Phillips
Debtors

Case No. 17-23784-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 14, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Douglas A. Phillips, 659 E. Beau Street, Washington, PA 15301-6653 |
| jdb | + Barbara J. Phillips, 210 Maryland Avenue, Greensburg, PA 15601-3957 |
| cr | Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222 |
| cr | + U.S. Bank National Association, not in its individ, P.O. Box 619096, Dallas, TX 75261-9096 |
| 14696371 | + Chase Card Member Services, PO Box 1423, El Paso, TX 79948-1423 |
| 14696374 | + Citi Card Member Services, PO Box 183113, Columbus, OH 43218-3113 |
| 14696375 | Citi Diamond Card Member Services, PO Box 9001037, Louisville, KY 40290-1037 |
| 14696376 | + Citi Simplicity Card Member Services, PO BOX 9001037, Louisville, KY 40290-1037 |
| 14696383 | Dollar Bank, 340 Fourth Avenue, Jefferson, MA 01522-2000 |
| 14709090 | + Dollar Bank, PO Box 3969, Pittsburgh PA 15230-3969 |
| 14696382 | + Dollar Bank, Po Box 555, Pittsburgh, PA 15230-0555 |
| 14696384 | + Dollar Bank Card Services, PO Box 765, Pittsburgh, PA 15230-0765 |
| 15209764 | Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222 |
| 14771661 | Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222 |
| 14771660 | + Dollar Bank, FSB, c/o Consumer Default Management, PO Box 3969, Pittsburgh, PA 15230-3969 |
| 14696385 | + Elliott Federal Credit Union, 920 N 4th St, Jeannette, PA 15644-1499 |
| 14696387 | Emergency Care Pharmacy, PO Box 37716, Philadelphia, PA 19101-5016 |
| 14696406 | + Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398 |

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Feb 15 2023 04:49:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 15 2023 00:00:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Feb 15 2023 04:49:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 15 2023 00:00:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: nsm_bk_notices@mrcooper.com | Feb 14 2023 23:59:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620 |
| 14699356 | Email/Text: ebnbankruptcy@ahm.honda.com | Feb 15 2023 00:00:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 14696391 | Email/Text: ebnbankruptcy@ahm.honda.com | Feb 15 2023 00:00:00 | Honda Financial Services, 1220 Old Alpharetta |

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| | | | Road, Suite 350, Alpharetta, GA 30005 |
| 14696390 | Email/Text: ebnbankruptcy@ahm.honda.com | Feb 15 2023 00:00:00 | Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101 |
| 14696369 | EDI: RMSC.COM | Feb 15 2023 04:49:00 | Amazon/Synco, PO Box 960013, Orlando, FL 32896-0013 |
| 14696370 | EDI: BANKAMER.COM | Feb 15 2023 04:49:00 | Bank of America, PO Box 982238, El Paso, TX 79998-2238 |
| 14736666 | + EDI: BANKAMER2.COM | Feb 15 2023 04:49:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 14696378 | Email/Text: Bankruptcy.RI@Citizensbank.com | Feb 14 2023 23:59:00 | Citizens Bank, One Citizens Plaza, Providence, RI 02903 |
| 14696377 | Email/Text: Bankruptcy.RI@Citizensbank.com | Feb 14 2023 23:59:00 | Citizens Bank, P. O. Box 42113, Providence, RI 02940-2113 |
| 14701316 | Email/Text: Bankruptcy.RI@Citizensbank.com | Feb 14 2023 23:59:00 | Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915 |
| 14728921 | Email/PDF: bncnotices@becket-lee.com | Feb 15 2023 00:06:13 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14696373 | EDI: CITICORP.COM | Feb 15 2023 04:49:00 | Citi Card, PO Box 9001037, Louisville, KY 40290-1037 |
| 14756295 | + EDI: WFNNB.COM | Feb 15 2023 04:49:00 | Comenity Bank/Overstock, PO Box 183003, Columbus, OH 43218-3003 |
| 14696379 | EDI: RMSC.COM | Feb 15 2023 04:49:00 | Dick's Sporting Goods, c/o Synchrony Bank/ROS, PO Box 530916, Atlanta, GA 30353-0916 |
| 14757416 | EDI: DIRECTV.COM | Feb 15 2023 04:49:00 | Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 14700971 | EDI: DISCOVER.COM | Feb 15 2023 04:49:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025 |
| 14696380 | EDI: DISCOVER.COM | Feb 15 2023 04:49:00 | Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103 |
| 14696388 | Email/Text: collecadminbankruptcy@fnni.com | Feb 14 2023 23:59:00 | First Bankcard, c/o First National Bank of Omaha, PO Box 2340, Omaha, NE 68103 |
| 14704736 | Email/Text: collecadminbankruptcy@fnni.com | Feb 14 2023 23:59:00 | First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197 |
| 14696389 | + EDI: CITICORP.COM | Feb 15 2023 04:49:00 | Home Depot Credit Service/CBNA, PO Box 790328, Saint Louis, MO 63179-0328 |
| 14696392 | EDI: RMSC.COM | Feb 15 2023 04:49:00 | JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090 |
| 14696372 | EDI: JPMORGANCHASE | Feb 15 2023 04:49:00 | Chase Slate Card Member Services, PO Box 1423, Charlotte, NC 28201-1423 |
| 14696393 | EDI: JPMORGANCHASE | Feb 15 2023 04:49:00 | JP Morgan Chase Bank, PO Box 78420, Phoenix, AZ 85062-8420 |
| 14746712 | EDI: JPMORGANCHASE | Feb 15 2023 04:49:00 | JPMorgan Chase Bank, NA, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 14696394 | Email/Text: PBNCNotifications@peritussservices.com | Feb 14 2023 23:59:00 | Kohl's/Cap One, PO Box 2983, Milwaukee, WI 53201-2983 |
| 14754981 | Email/PDF: resurgentbknofications@resurgent.com | Feb 15 2023 00:05:57 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14696396 | EDI: RMSC.COM | Feb 15 2023 04:49:00 | Lowe's/Synchrony Bank, PO Box 965004, |

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| | | | Orlando, FL 32896-5004 |
| 15180568 | + Email/Text: nsm_bk_notices@mrcooper.com | Feb 14 2023 23:59:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096 |
| 14758537 | EDI: PRA.COM | Feb 15 2023 04:49:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14697110 | + EDI: RECOVERYCORP.COM | Feb 15 2023 04:49:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14696398 | EDI: RMSC.COM | Feb 15 2023 04:49:00 | Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658 |
| 14759449 | EDI: Q3G.COM | Feb 15 2023 04:49:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14696399 | EDI: RMSC.COM | Feb 15 2023 04:49:00 | Sam's Club MC / SYNCB, PO Box 960013, Orlando, FL 32896-0013 |
| 14696400 | EDI: CITICORP.COM | Feb 15 2023 04:49:00 | Sears/CBNA, PO BOX 9001055, Louisville, KY 40290-1055 |
| 14757445 | + Email/Text: bncmail@w-legal.com | Feb 15 2023 00:00:00 | TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132 |
| 14696401 | EDI: WTRRN BANK.COM | Feb 15 2023 04:49:00 | Target Card Services, PO Box 660170, Dallas, TX 75266-0170 |
| 14696402 | + EDI: CITICORP.COM | Feb 15 2023 04:49:00 | The Home Depot Credit Services, c/o CBNA/THD, PO Box 790328, Saint Louis, MO 63179-0328 |
| 14696403 | + EDI: RMSC.COM | Feb 15 2023 04:49:00 | Toys R US/SYNCB, PO Box 530938, Atlanta, GA 30353-0938 |
| 14696404 | EDI: RMSC.COM | Feb 15 2023 04:49:00 | Walmart CC/Syncb, PO Box 530927, Atlanta, GA 30353-0927 |
| 14731171 | EDI: WFFC2 | Feb 15 2023 04:49:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 14696407 | + EDI: WFFC.COM | Feb 15 2023 04:49:00 | Wells Fargo Financial Bank, PO Box 14453, Des Moines, IA 50306-3453 |
| 14761152 | Email/PDF: bncnotices@becket-lee.com | Feb 15 2023 00:06:12 | eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262 |
| TOTAL: 46 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | JPMorgan Chase Bank, National Association |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14696381 | * | Discover Financial Services, PO Box 6103, Carol Stream, IL 60197-6103 |
| 14696386 | *+ | Elliott Federal Credit Union, 920 N 4th St, Jeannette, PA 15644-1499 |
| 14696395 | * | Kohl's/Cap One, PO Box 2983, Milwaukee, WI 53201-2983 |
| 14696397 | * | Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004 |
| 14696405 | * | Walmart CC/Syncb, PO Box 530927, Atlanta, GA 30353-0927 |

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Beth L. Slaby | on behalf of Creditor Dollar Bank FSB bslyby@grenenbirsic.com, mcupec@grenenbirsic.com |
| Brian Nicholas | on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com |
| Christopher M. Frye | on behalf of Joint Debtor Barbara J. Phillips chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Christopher M. Frye | on behalf of Debtor Douglas A. Phillips chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com |
| David W. Raphael | on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com |
| Kevin Scott Frankel | on behalf of Creditor JPMorgan Chase Bank National Association pakb@logs.com, logsecf@logs.com |
| Kristen D. Little | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kdlittleecf@gmail.com |
| Kristen D. Little | on behalf of Creditor JPMorgan Chase Bank National Association kdlittleecf@gmail.com |
| Lily Christina Calkins | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com lilychristinacalkins@gmail.com |
| Lorraine Gazzara Doyle | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRU ldoyle@logs.com, diane@mvrlaw.com;bankruptcy@friedmanvartolo.com |
| Michael John Clark | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mclark@squirelaw.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 13